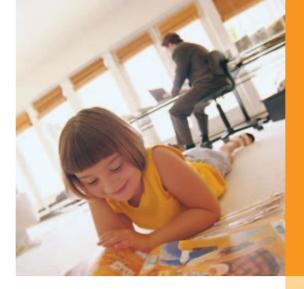
Aetna $Navigator^{TM}$

Overview for Members



Instant personalized benefits and health information available online.

Aetna's Benefits and Health Information Website

As an Aetna member, Aetna Navigator is your online resource for personalized benefits and health information. Aetna members can take full advantage of our interactive website to complete a variety of self-service transactions online.

Need instant eligibility information or a replacement member ID card?

Want to change a primary care physician and/or dentist?

Need to check the status of a claim?

You can do it all online — 24 hours a day, 7 days a week — from wherever you have Internet access.

Aetna Navigator helps you make the most of your benefits plan. You can also:

- Review who is covered on your plan.
- Check your Flexible Spending Account (FSA)* status.
- Research the price of a drug and learn if there are less-costly alternatives.
- Estimate the cost of common dental procedures in your area before they are performed.
- Receive personalized health and benefits messages.
- Contact Aetna Member Services.

In addition, you'll have access to credible health information on the Web.

For further details about Aetna Navigator, including many more personalized features you can access when you register, please refer to the back of this fact sheet. If you need more information, contact your employer.

Aetna Members, **Register Today!**

If you are currently a member of an Aetna medical, dental or FSA plan, you may register today.

- Go to www.aetna.com and select Aetna Navigator.
- Click on the "Register Now" link.
- Complete the requested information to verify that you are an Aetna member.
- Select a user name, password and security phrase.

Once your registration is complete, your user name and password will give you access to Aetna Navigator. Your claims data and Explanation of Benefits will be available ten days after you register. You will receive a confirmation letter via the U.S. Postal Service at the address we have on file. You can find help with questions about registration, security and software by clicking on "About Registration" at the top of the online registration form. Personal registration assistance is available toll free, Monday through Friday, from 7 a.m. to 9 p.m. Eastern Time at 1-800-225-3375.

We want you to know[™] **X**Aetna®

^{*}If included in your plan.

Aetna Navigator™

Key Features*

Review Your Plan and Benefits Information

- Who is covered, primary care physician (PCP) or primary care dentist (PCD) selections, claims status for medical, dental and pharmacy, and Explanation of Benefits (EOB) statements.
- Aetna's pharmacy information, including the Medication Formulary Guide, directories of participating pharmacies, Aetna's mail-order drug program, and the Price-A-Drug[™] tool.
- Flexible Spending Account (FSA) status, account balance(s), payment details and tools for understanding and managing health care and dependent care spending accounts.

Perform Transactions

- View and print instant medical/ dental eligibility information in wallet card-size format and request replacement member ID cards.
- Obtain Aetna Member Services contact information, including phone numbers and mailing addresses.
- Send an e-mail message to Aetna Member Services (also available in Spanish). From the claims detail page, send a message about a specific claim with important information about the claim prefilled in the message.
- Search our DocFind® online provider directory — in English or Spanish — for information on participating hospitals, physicians, dentists, specialists, pharmacies and other providers, including maps and

directions, office locations, physician education and hospital affiliations, and languages spoken other than English.

- Change PCP and/or PCD selections.
- Print out Aetna standard forms.

Access Sources of Health Information

- Aetna InteliHealthsM Our awardwinning consumer website, for credible health, dental and wellness information provided by Harvard Medical School and the University of Pennsylvania School of Dental Medicine.
- Healthwise® Knowledgebase A user-friendly online information tool that lets you research your own issues and preferences for health information.
- Interactive and Streaming Videos Health topics such as asthma and healthy heart.

Utilize Tools to Manage Health Care

- Price-A-Drug Helps you estimate the cost of prescriptions before you buy.
- Price-A-Dental ProcedureSM Provides average in-network costs and typical out-of-network fees for certain dental procedures based on geographic area.
- Aetna Navigator™ Hospital Comparison Tool — Compares hospital outcome information about medical care provided by hospitals in your area, based on criteria important to you.
- Evaluate Your Health Care Provider Take a survey on an Aetna participating physician or other provider who provided medical care to you or your dependents within the last 12 months.

Don't delay! Take a tour of Aetna **Navigator today at** www.aetna.com.

View Personalized Health Topics and Messages

- Personalize the health topics on your home page.
- Receive online preventive health care reminders about screenings and other health measures depending on the age and gender of you and each covered dependent.
- Request e-mail alerts when new information, such as preventive health care reminders, EOB statements or FSA payments, is available for you to view on your secure Aetna Navigator home page.

*Some of these features may vary by plan.

If you need this material translated into another language, please call Member Services at 1-800-323-9930. Si usted necesita este material en otro lenguaje, por favor llame a Servicios al Miembro al 1-800-323-9930.

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Virginia policy #s GR-9 and HMO/VA COC-1 07/99.

This material is for informational purposes only. The availability of Aetna Navigator's key features may vary by plan. With the exception of Aetna R_X Home Delivery, all participating physicians, hospitals and other health care providers are independent $contractors \ and \ are \ neither \ agents \ nor \ employees \ of \ Aetna. \ Aetna \ R_X \ Home \ Delivery, \ LLC, \ is \ a \ subsidiary \ of \ Aetna \ Inc. \ The \ availability$ of any particular provider cannot be guaranteed, and provider network composition is subject to change. Notice of the change shall be provided in accordance with applicable state law. Aetna assumes no responsibility for any circumstances arising out of the use, misuse, interpretation or application of any information supplied by Aetna InteliHealth or Healthwise Knowledgebase. Information supplied by Aetna InteliHealth or Healthwise Knowledgebase is for informational purposes only, is not medical advice and is not intended to be a substitute for proper medical care provided by a physician. While this material is believed to be accurate as of the print date, it is subject to change.